Certificate Number: 16339-NJ-DE-036645326

Bankruptcy Case Number: 22-14412



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 27, 2022, at 6:32 o'clock PM EDT, Maxine Christian completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 27, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

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Title: Certified Financial Counselor